

MUFG Bank-JICA

Sustainable Finance Framework



世界が進むチカラになる。

三菱UFJ銀行



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MUFG Bank-JICA

Sustainable Finance Framework

1. Background

MUFG Bank, Ltd. (“MUFG Bank”) has established a Sustainable Finance Framework (the “Framework”) with Japan International Cooperation Agency (“JICA”). The Framework defines the sustainable finance requirements for the co-financing to be provided by MUFG Bank and Partner Banks Krungsri (Bank of Ayudhya, in Thailand), Bank Danamon (Indonesia), VietinBank (Vietnam), and Security Bank (Philippines) and their consolidated subsidiaries (each or collectively, the “Partner Bank” or “Partner Banks”) with JICA.

MUFG Bank, Partner Banks, and JICA will utilize the Framework to promote the origination of sustainable finance in developing countries.

2. MUFG Bank and Partner Banks

2.1. Overview of MUFG Bank and Partner Banks

2.1.1. MUFG Bank Overview

MUFG Bank is the main subsidiary of the Mitsubishi UFJ Financial Group, a full-service financial group born from the merger of Mitsubishi Tokyo Financial Group and UFJ Holdings, and is a commercial bank which traces its beginnings to four prominent city banks (Mitsubishi Bank, whose predecessor is the banking department of the Mitsubishi Joint Stock Company, itself originating from Tsukumoshokai Co., Ltd., founded by Yataro Iwasaki; the Bank of Tokyo, originating from Yokohama Specie Bank, which had offices all across the world in an aim to promote trade and facilitate transactions; Sanwa Bank, born from the merger of Sanjushi Bank, Yamaguchi Bank, and Konoike Bank, all of which were deeply rooted in the local trade and everyday life in the Kansai region, chiefly Osaka; and Tokai Bank, born from the merger of Aichi Bank, Nagoya Bank, and Ito Bank, all of which had a significant track record in the prefecture of Aichi).

Our belief is that MUFG Bank’s sustainable growth and increase of corporate value over the medium- to long-term are realized through the contributions of stakeholders such as customers, employees, and local communities. In performing its management activities, MUFG Bank strives to build appropriate collaborative relationships with all stakeholders. Under the “MUFG Way,” which is its basic stance towards the performance of its management activities and is the policy for all of its activities shared among the entire MUFG group, based on the belief that sustainable environment and society are the main prerequisites for MUFG group’s sustainable growth, MUFG Bank is working to create value by solving environmental and social issues in close alignment with MUFG group’s management strategy.

2.1.2. Bank of Ayudhya Public Company (“Krungsri”) Overview

Krungsri, a major bank in Thailand, became a consolidated subsidiary of the Bank of Tokyo-Mitsubishi UFJ (later MUFG Bank) in December 2013, and in January 2015, merged with its Bangkok branch. Krungsri is a full-service commercial bank with 70 years of history in Thailand. It provides a full lineup of financial services, including corporate finance, consumer finance, securities business, investment, asset management, etc., to a wide range of clients, from individuals to small, middle-sized, and major companies. In particular, Krungsri has the top share in transactions with Japanese companies, and in the retail sector such as credit card and auto loans.

2.1.3. PT Bank Danamon Indonesia, Tbk. (“Bank Danamon”) Overview

Bank Danamon, a major bank in Indonesia, became MUFG Bank’s subsidiary in April 2019. Bank Danamon is a full-service commercial bank with 60 years of history in Indonesia. Through its domestic branches in Indonesia, it provides a full lineup of financial services to a wide range of

clients, from individuals to small, middle-sized, and major companies. In particular, Bank Danamon boasts a top-class business scale in the auto loan business, centered around its subsidiary Adira Finance.

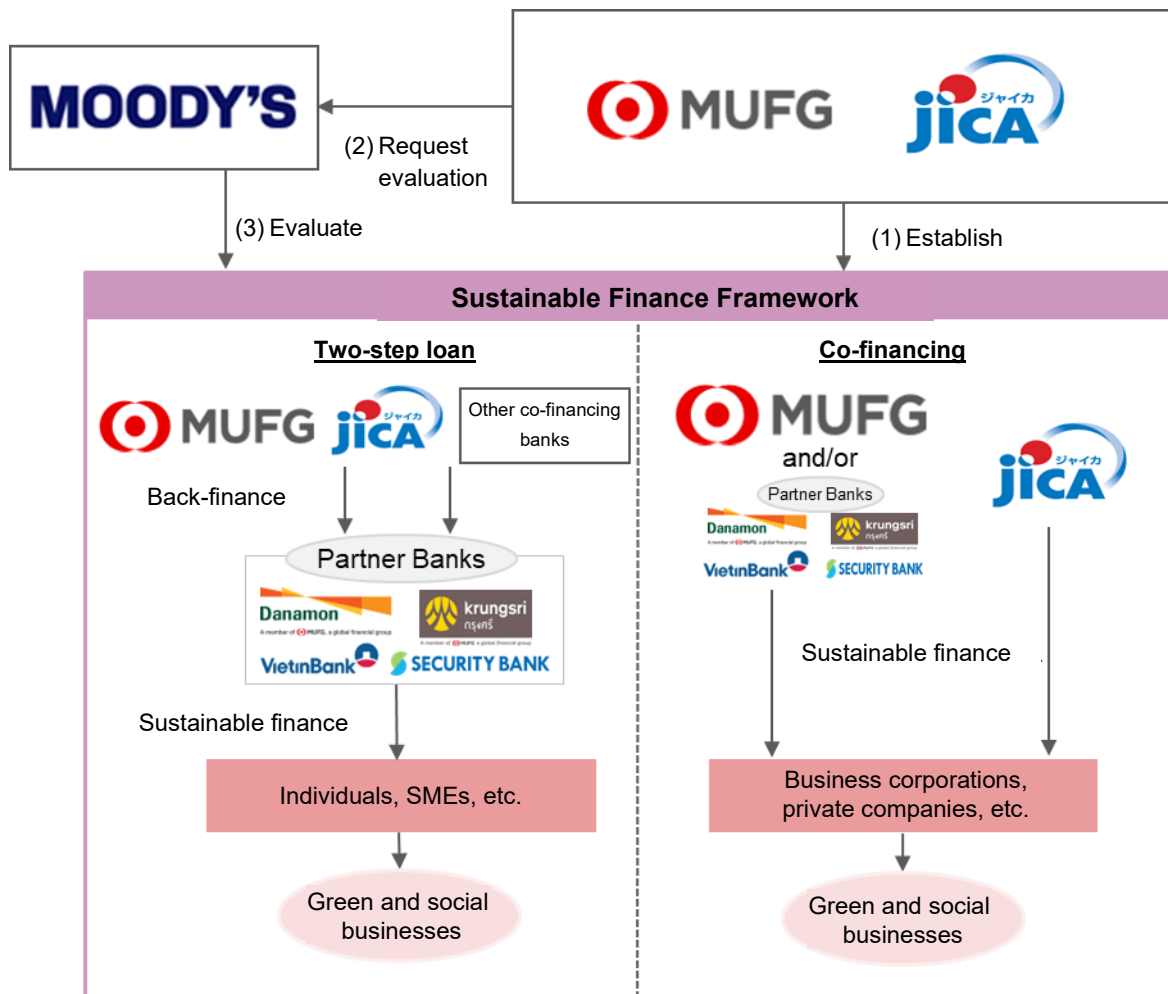
2.1.4. Vietnam Joint Stock Commercial Bank for Industry and Trade (“VietinBank”) Overview

VietinBank was established in 1988 and it is one of the largest state-run banks in Vietnam in terms of asset size. It has a broad client base and a branch network that spans across the country, as well as abundant local information, and offers a wide range of financial services. In 2013, MUFG Bank acquired a 19.73% share in the bank and made it an equity-method affiliate.

2.1.5. Security Bank Corporation (“Security Bank”) Overview

Security Bank is a local commercial bank in the Philippines with a history of more than 60 years. It is one of the rare major regional banks in the Philippines that is not part of a conglomerate but is independent. Security Bank provides a full lineup of financial services, including corporate finance, retail services, investment, asset management, etc., to a wide range of clients, from individuals to small, middle-sized, and major companies. In April 2016, MUFG Bank acquired a 20% share in the bank and made it an equity-method affiliate.

2.1.6. Collaboration between MUFG Bank and JICA under the Framework



The Framework was established through collaboration between JICA and MUFG Bank, with Moody's, an independent third party, evaluating its consistency with various international principles and guidelines for sustainable finance.

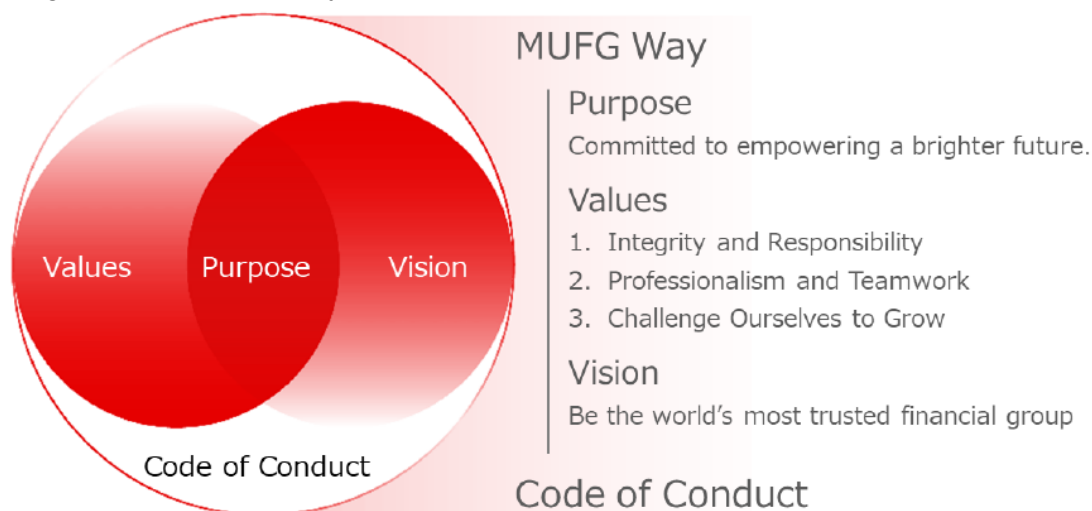
The Framework applies to loans whose purpose is limited to funding projects that contribute to the resolution of environmental and social issues. Green loans, which are extended exclusively to projects that help solve environmental issues, social loans, which are solely for projects that address social issues, and sustainability loans, which are exclusively for projects that help solve both environmental and social issues, can be provided under the Framework.

2.2. MUFG's Corporate Philosophy and Sustainability Management

2.2.1. MUFG Way

MUFG Way serves as the basic policy in conducting our business activities, and provides guidelines for all group activities for Mitsubishi UFJ Financial Group, Inc. and its group companies ("MUFG"). MUFG Way also is the foundation for management decisions, including the formulation of management strategies and management plans, and services as the core value for all employees. Our Purpose, "Committed to empowering a brighter future," expresses our determination to help all our stakeholders take the next step forward.

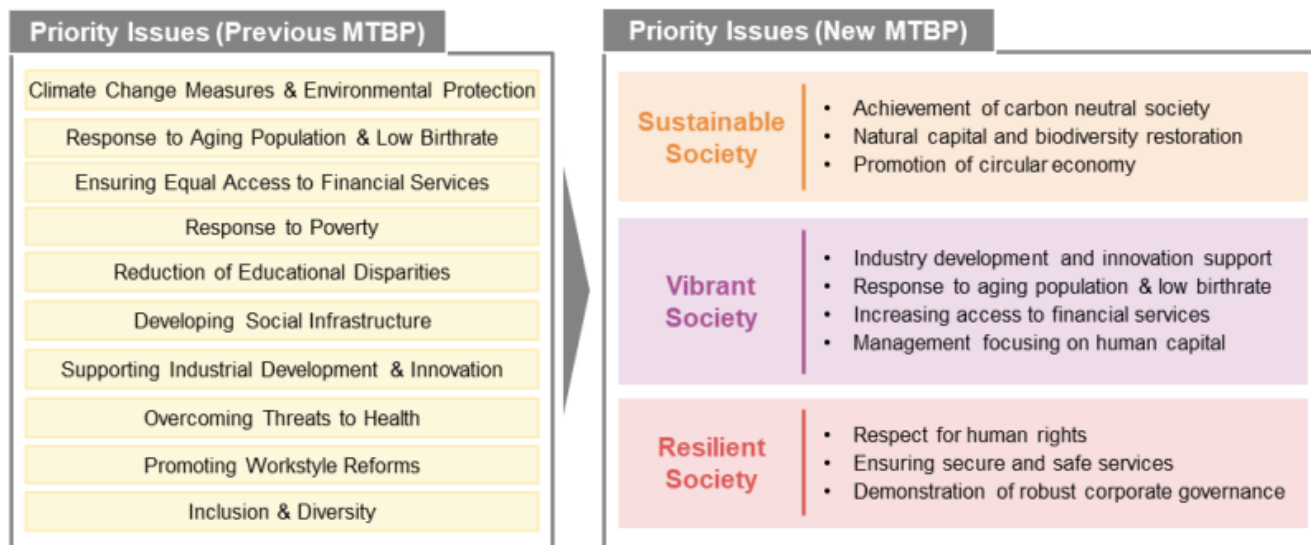
It is our view that our Purpose, as the starting point for all business activities, gives direction and force to the strategies included in our Medium-Term Business Plan, allowing us to contribute further to realizing a sustainable society.



2.2.2. Sustainability Policy

MUFG strives to thoroughly address the issues of all stakeholders, including society and clients, and works to solve the issues in order to stay true to our Purpose, "Committed to empowering a brighter future." In the new Medium-Term Business Plan that started in FY2024 (hereafter, the "new MTBP"), we positioned the Plan period as "three years to pursue and produce growth." Also, one of the Three Pillars of the MTBP is to "drive social and environmental progress," in parallel with the other two pillars that seek to "expand and refine growth strategies" and "accelerate transformation and innovation." Therefore, in our new MTBP, we will integrate our contributions to resolving social issues with our business strategies, and further enhance our efforts.

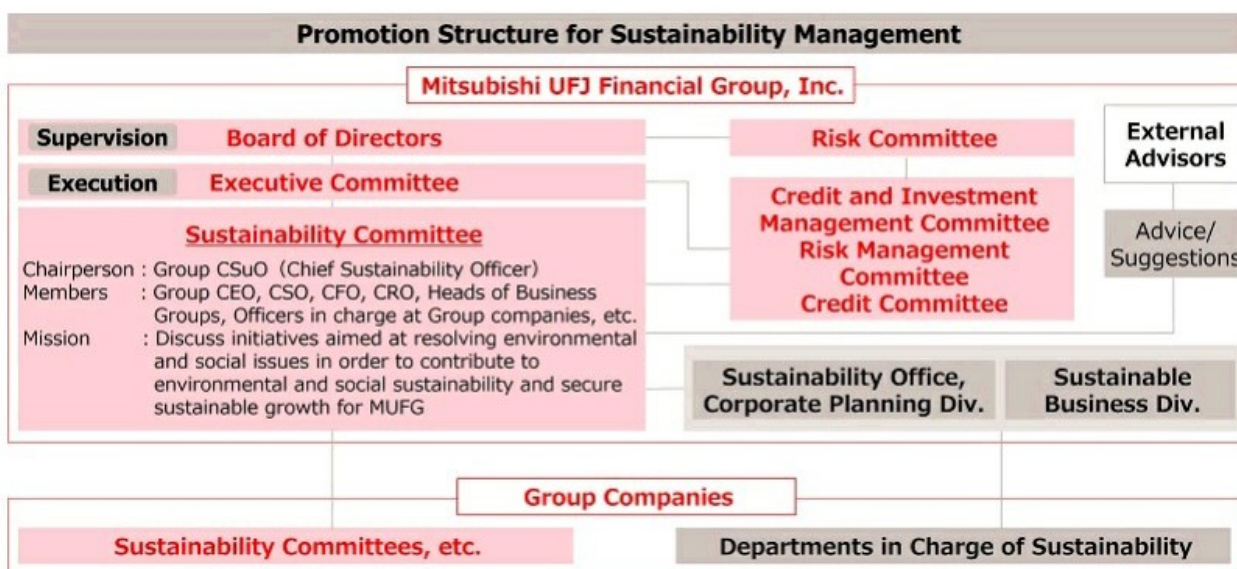
Additionally, for environmental and social sustainability, we had set a series of issues to be addressed on a high priority (the "Priority Issues") as part of MUFG's sustainability management; however, in view of environmental changes and social expectations, as well as their importance in business, we have revised them as detailed below, in parallel with the formulation of our new MTBP.



2.3. Sustainability Management Promotion Structure

Under the supervision of the Board of Directors, MUFG has established a system to promote sustainability centered on the Sustainability Committee. This committee is chaired by the Group Chief Sustainability Officer (CSuO), who is responsible for all sustainability initiatives. Under the leadership of the Group Chief Strategy Officer (CSO), the CSuO continues to promote sustainability initiatives in close alignment with management strategies.

In principle, MUFG convenes the Sustainability Committee at least once a year to check and discuss the status of sustainability initiatives and to report the contents to the Executive Committee and the Board of Directors, which supervise the Committee. In addition, three external advisors have been invited to provide expert opinions on sustainability issues and risks whenever necessary. These advisors exchange opinions with the members of the Board of Directors and provide advice and recommendations from their professional standpoints on MUFG's sustainability initiatives.



2.3.1. Signatory to the Operating Principles for Impact Management

In March 2021, MUFG Bank became the first Japanese private financial institution signatory to the Operating Principles for Impact Management (OPIM), a global market standard developed by the International Finance Corporation and other leading impact investors, and promotes impact investment in line with the OPIM as a basic principle.

3. About JICA

3.1. Organization Overview

Established as an Incorporated Administrative Agency under the Act of the Incorporated Administrative Agency - Japan International Cooperation Agency (Act No. 136, 2002), JICA aims to contribute to the promotion of international cooperation as well as the sound development of the Japanese and global economy by supporting the socioeconomic development, recovery, or economic stability of developing regions.

3.2. JICA's Mission and Sustainable Development Goals (SDGs)

3.2.1. Development Cooperation Charter

The Development Cooperation Charter, which is the Japanese government's development cooperation policy (enacted in February 2015 and revised in June 2023), has identified the following three Priority Policies in line with the SDGs.

- "Quality growth" and poverty eradication in the new era
- Realization of peaceful, secure, and stable societies, and maintenance and strengthening of a free and open international order
- Addressing increasingly complex and serious global issues

3.2.2. JICA's Mission

JICA's mission is to advance "Human Security" and "Quality Growth."

"Human Security" is a concept that pursues the right of individuals, through protection and empowerment, to live happily and in dignity, free from fear and want. The concept was proposed by JICA's former President Sadako Ogata and Nobel Laureate in Economics Professor Amartya Sen. Meanwhile, "Quality Growth" aims to achieve an inclusive, sustainable, and resilient growth.

JICA's mission has a high affinity with the commitment to "Leave No One Behind" by the United Nations for implementing the Sustainable Development Goals (SDGs), and JICA has been contributing to the achievement of SDGs through its project activities.

3.2.3. Medium-Term Objectives

With regard to each Priority Issue, the direction for JICA in the Medium-Term Objectives (the 5th Medium-Term Objectives (Fiscal Year 2022-2027)) was set by the competent minister as follows, and JICA conducts its operations based on this direction.

- "Quality growth" and poverty eradication through such growth
 - To support the foundation and drivers for sustainable economic growth, assistance should focus especially on the following issues with consideration to resilience to climate change and disasters, sustainability through realization of a low-carbon society, and inclusiveness through reduction of inequality, rural development, and gender equality. At the same time, digital transformation (DX) and innovation should be promoted.
 - Urban and regional development, transportation, natural resources and energy, private sector development, agriculture, forestry and fisheries, and rural development
 - Under the principles of human security, with consideration to inclusiveness, assistance should be extended to all people, including vulnerable people such as the poor, children, women, people with disabilities, the elderly, refugees and internally displaced people, minorities, and indigenous people, with special attention to the issues below.

-
- Healthcare and medical care, nutrition, education, disability and development, sports and development
 - Sharing universal values and realizing a peaceful and secure society
 - To realize a peaceful and fair society with guarantee of safety and stability, assistance should focus on the issues below, sharing universal values such as freedom, democracy, respect for basic human rights, rule of law, etc. In addition to realizing human security through correction of disparities and promotion of gender equality, assistance should focus on improving effectiveness of the development by taking advantage of digital technologies and data for problem solving.
 - Peace and stability, rule of law and governance, public finance and finance, promotion of gender equality, promotion of digitalization
 - Building a sustainable and resilient international community through efforts to address global challenges
 - Based on international development goals and Japan's policy objectives, particular focus should be made to assist the following issues combat global challenges such as climate change and build a sustainable and resilient society. Funds and technologies through cooperation with various development partners including private sector parties should be utilized.
 - Climate change, natural conservation, environmental management, water resources and water supply, disaster prevention, and disaster recovery

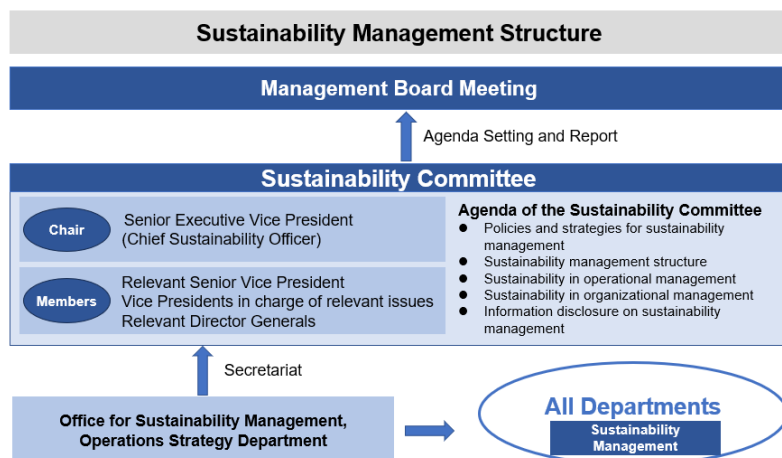
3.3. JICA's Efforts to Contribute to Sustainability

3.3.1. JICA Sustainability Policy

In October 2023, "JICA Sustainability Policy" was formulated as the policy that shows mid- to long- term targets and directions related to sustainability management. JICA Sustainability Policy has set a goal that "through the vision of "Leading the world with trust", JICA aims to realize a "sustainable world" in which the three dimensions - economy, society, and environment - are in harmony and no burden is left for future generations." And, the policy set climate change including an aim to implement all new projects in a manner aligned with the goals of the Paris Agreement, mainstreaming of biodiversity, respect of basic human rights and gender equality as focus areas.

3.3.2. Sustainability Management Structure

In addition, JICA has established its sustainability management structure including the Sustainability Committee to discuss important issues related to sustainability management on both organizational and operational levels.



3.4. Signatory to the Operating Principles for Impact Management

JICA became the first Japanese signatory to the Operating Principles for Impact Management (OPIM) in August 2019, and promotes impact investment in line with the OPIM.

4. Establishment of the Sustainable Finance Framework

The Framework incorporates measures to address the core components recommended by the following principles and guidelines, among others.

- Green Loan Principles (2023) developed by LMA,¹ LSTA,² and APLMA³ (GLP)
- Social Loan Principles (2023) developed by LMA, LSTA, and APLMA (SLP)

The opinion of an independent third party, Moody's, has been obtained with regard to the Framework's consistency with the abovementioned principles and guidelines.

The Framework can be used to fund the following types of financing.

- Green loans
- Social loans
- Sustainability loans

4.1. Use of Proceeds

4.1.1. Eligible Projects

Proceeds procured based on the Framework will be applied to loans for eligible projects as described below.

¹ Loan Market Association

² Loan Syndication & Trading Association

³ Asia Pacific Loan Market Association

Categories of Eligibility	Eligible Projects	Principles Conformed with
Renewable energy	<p>Projects for generating power using one of the renewable sources below, or the acquisition, development, operation, or maintenance of such assets:</p> <ul style="list-style-type: none"> ■ Solar power generation ■ Onshore wind power generation 	GLP
Clean transportation	<ul style="list-style-type: none"> ■ Projects related to battery-powered electric vehicles (BEVs) 	GLP
Improvement of energy access	<ul style="list-style-type: none"> ■ Installation of power transmission and distribution networks 	SLP
Green buildings	<ul style="list-style-type: none"> ■ Buildings that have obtained green building certifications⁴ 	GLP
Sustainable water resources and wastewater management	<ul style="list-style-type: none"> ■ Installation of water and sewerage facilities ■ Development of water treatment facilities ■ Development of wastewater treatment facilities 	GLP/SLP
Affordable basic infrastructure	<ul style="list-style-type: none"> ■ Projects to support the development of transport infrastructure such as roads, bridges, and ports (including repairs for functional recovery and improvement), as well as other initiatives to improve the transport infrastructure of the project host countries 	SLP
Affordable housing	<ul style="list-style-type: none"> ■ Projects to provide housing financial support to low income populations 	SLP
Development of small and medium-sized enterprises and industries	<ul style="list-style-type: none"> ■ Two-step loans for small and medium-sized enterprises⁵ ■ Projects to facilitate the growth of local industries and support expanded hiring 	SLP
Food security and sustainable food systems	<ul style="list-style-type: none"> ■ Measures to enhance food systems and address agriculture-related climate change issues (adaptation) ■ Upgrading of agricultural production and irrigation equipment ■ Support for guidance on farming suitable to climate and geographical conditions, etc. ■ Support to agriculture through funds for financial institutions ■ Support to small-scale farmers through funds for agricultural wholesale trade firms 	SLP

⁴ LEED (Silver or higher), BREEAM (Very Good or higher), EDGE

⁵ For small and medium-sized enterprises as defined in each country, provided that they meet certain sales revenue criteria.

Categories of Eligibility	Eligible Projects	Principles Conformed with
Socioeconomic advancement and empowerment	<ul style="list-style-type: none"> ■ Projects for improving access to finance for women, small, medium-sized, and microbusinesses, and low-income populations 	SLP

4.2. Project Evaluation and Selection Processes

4.2.1. MUFG Bank's Project Evaluation and Selection Processes

(1) Project evaluation perspectives

MUFG Bank assesses each project based on the following perspectives:

Item	Details
Project details	<ul style="list-style-type: none"> ■ Actual project conditions ■ An eligible project shall contribute to the healthy development of society
Eligibility	<ul style="list-style-type: none"> ■ Appropriateness of fund allocation management processes ■ Appropriateness of methods for measuring the environmental improvement effect
Risk	<ul style="list-style-type: none"> ■ Compliance with the MUFG Environmental and Social Policy Framework

MUFG Bank applies the MUFG Environmental and Social Policy Framework (the “ES Policy Framework”) to new financing it may provide. Based on the ES Policy Framework, MUFG Bank has introduced a due diligence process to identify and assess the environmental and social risks or impacts associated with transactions for which it may provide financing.

(2) Guidelines and principles

MUFG abides by the following guidelines and principles when it selects projects.

- MUFG Environmental Policy Statement
- MUFG Human Rights Policy Statement
- MUFG Environmental and Social Policy Framework

(3) Evaluation of sustainable finance projects

The Sustainable Business Division at MUFG Bank verifies the conformity of the project with the eligible projects with the Framework.

4.2.2. Partner Banks' Evaluation and Selection Processes

In accordance with MUFG's policies, Partner Banks conduct project evaluation and selection processes that are similar to those of MUFG Bank mentioned above.

4.2.3. JICA's Project Evaluation and Selection Process

JICA's project evaluation follows the DAC evaluation criteria, which provide an international ODA evaluation perspective as defined by the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD). JICA assesses effectiveness and impact from both quantitative and qualitative perspectives in order to determine social and environmental effects. For projects worth 1 billion yen or more, JICA's evaluation is conducted by an external third-party to ensure transparency and objectivity of ex-post evaluation results.

Criterion Title	Definitions
Relevance	<ul style="list-style-type: none">■ Validity of project implementation (with the recipient country's development plans, development needs, social needs, and beneficiaries' needs in the target area)■ Whether the project is designed to focus on "beneficiaries," give consideration to vulnerable people, and ensure fairness, and whether the project is adaptable enough to remain relevant if circumstances change during implementation■ Appropriateness of the project plan and logic of approach
Coherence	<ul style="list-style-type: none">■ Consistency with development assistance policies of the Japanese government and JICA■ Synergistic effects and mutual relations with JICA's other projects (Technical Cooperation, ODA Loans, Grants, etc.)■ Complementarity, harmonization, and collaboration with other assistance/projects in Japan, other development organizations, etc.; consistency with global frameworks (e.g., SDGs and other international targets and initiatives) and international norms and standards; and producing expected achievements in the project plan
Effectiveness	<ul style="list-style-type: none">■ The degree of achievement of target level in target year of expected project outcome (including the usage of facilities and equipment) and any differential results across the groups
Impact	<ul style="list-style-type: none">■ Positive and negative indirect and long-term effects (systems and norms, people's well-being, human rights, gender equality, and the environment)
Efficiency	<ul style="list-style-type: none">■ Comparison of planned and actual project inputs, project period, and project cost
Sustainability	<ul style="list-style-type: none">■ Outlook on sustainability of effects that are realized by the project■ Institutional/organizational sustainability (organizational structures and personnel assignment), technical sustainability, financial sustainability (availability of funds to cover the operation and maintenance costs), environmental and social sustainability, resilience to risks, and operation and maintenance conditions

JICA examines and confirms that Environmental and Social Considerations (ESC) are put into practice by the project proponents, etc., at each project stage—including formulation, review, implementation, and post-implementation — per "JICA Guidelines for Environmental and Social Considerations".

JICA conducts the entire procedure for a project cycle, including appraisal and selection of projects, ex-ante evaluation at the time of signing financing agreements, monitoring during project implementation, and ex-post evaluation after completion for all Finance and Investment Cooperation projects in a transparent manner.

4.3. Management of Proceeds







An MUFG Bank branch which extended credit receives a report from the borrower regarding the use of proceeds once a year or when funds are allocated to an eligible project. The branch then reports the status of fund allocation to the Sustainable Business Division once a year.









A Partner Bank and/or its subsidiary which extended credit receives a report from the borrower regarding the use of proceeds on an annual basis or when proceeds are allocated to an eligible project. The branch that extended the credit then reports the status of proceeds allocation to the relevant division in charge of sustainable finance once a year.


JICA receives annual reports from the borrower about the status of fund allocation from the time of loan execution until the full allocation of the proceeds, insofar as practically possible.

4.4. Reporting

From the time of loan execution until all proceeds are allocated, the creditor under this framework receives annual reports from the borrower, insofar as practically possible, regarding the social and the environmental effects (in terms of impact) of each project to which proceeds were allocated.

Category	Project	Output	Outcome (Benefits and favorable changes brought to the target population)	Impact (SDGs)
Renewable energy	<ul style="list-style-type: none"> ■ Solar power generation ■ Onshore wind power generation 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ Annual electricity output ■ Investment amount, etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Development of the local economy, improvement in the quality of life of local residents, etc. 	<ul style="list-style-type: none"> ■ CO₂ emissions reduction effect (t-CO₂/year) ■ Global financial flows to developing countries in support of clean energy R&D and renewable energy generation in hybrid systems 	 
Clean transportation	<ul style="list-style-type: none"> ■ Projects related to battery-powered electric vehicles (BEVs) 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ Annual production in units, etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Development of the local economy, improvement in the quality of life of local residents 	<ul style="list-style-type: none"> ■ CO₂ emissions reduction effect (t-CO₂/year) 	
Improvement of energy access	<ul style="list-style-type: none"> ■ Installation of power transmission and distribution networks 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ Electrification rate of households in the target region, etc. 	<ul style="list-style-type: none"> ■ Shorter and less frequent power cuts ■ Improvement in the quality of life of local residents, development of the local economy 	 
Green buildings	<ul style="list-style-type: none"> ■ Buildings that have obtained green building certifications 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ Improvement in energy efficiency, reductions in energy consumption, etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Building overviews, certifications obtained (type and assessment), etc. 	<ul style="list-style-type: none"> ■ CO₂ emissions reduction effect by total floor area (t-CO₂/year) 	 

Category	Project	Output	Outcome (Benefits and favorable changes brought to the target population)	Impact (SDGs)
Sustainable water resources and wastewater management	<ul style="list-style-type: none"> ■ Installation/upgrading of water supply and sewerage including: ■ Water treatment plants ■ Sewage treatment plants 	<p><Quantitative></p> <p>【Water treatment and supply】</p> <ul style="list-style-type: none"> ■ Served population, households served with water supply, coverage ratio of water supply, amount of water supplied, etc. <p><Quantitative></p> <p>【Wastewater treatment and sewerage】</p> <ul style="list-style-type: none"> ■ Served population, amount of sewage treated, coverage ratio of sewerage, improvement in water quality (BOD), etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Improvement in the hygiene and living environment of local residents, etc. 	<ul style="list-style-type: none"> ■ Proportion of population with access to safely managed public health services, etc. 	 
Affordable basic infrastructure	<ul style="list-style-type: none"> ■ Projects to support the development of transport infrastructure such as roads, bridges, and ports (including repairs for functional recovery and improvement), as well as other initiatives to improve the transport infrastructure of the project host countries 	<p><Quantitative></p> <p>【Roads and bridges】</p> <ul style="list-style-type: none"> ■ Annual average daily traffic <p>【Ports】</p> <ul style="list-style-type: none"> ■ Volume of cargo handled <p><Qualitative></p> <ul style="list-style-type: none"> ■ Improvement in logistics, reduction in traffic congestion (roads and bridges), promotion of economic development 	<ul style="list-style-type: none"> ■ Occurrence of traffic accidents, death rates, etc. ■ Securing accessibility during disasters, improvement in disaster prevention functions 	 
Affordable housing	<ul style="list-style-type: none"> ■ Projects to provide housing financial support to low- and middle-income populations 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ Housing loan balance, number of housing loan borrowers, ratio of female borrowers, etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Access to housing loans by low-income population 	<ul style="list-style-type: none"> ■ Proportion of population with access to adequate, safe, and affordable housing and basic services, etc. 	 
Development of small and medium-sized enterprises and industries	<ul style="list-style-type: none"> ■ Two-step loans for small and medium-sized enterprises ■ Projects to facilitate the growth of local industries and support expanded hiring 	<p><Quantitative></p> <ul style="list-style-type: none"> ■ SME loan balance, etc. ■ Production and sales volume from the production facilities established or renovated as part of the project, etc. <p><Qualitative></p> <ul style="list-style-type: none"> ■ Growth in local industries and local economy, etc. 	<ul style="list-style-type: none"> ■ Unemployment rate and income levels in the region, etc. 	 

Category	Project	Output	Outcome (Benefits and favorable changes brought to the target population)	Impact (SDGs)
Food security and sustainable food systems	<ul style="list-style-type: none"> Measures to enhance food systems and address agriculture-related climate change issues (adaptation) Upgrading of agricultural production and irrigation equipment Support for guidance on farming suitable to climate and geographical conditions, etc. Support to agriculture through funds for financial institutions Support to small-scale farmers through funds for agricultural wholesale trade firms 	<p><Quantitative></p> <ul style="list-style-type: none"> Crop yield, crop production per unit, farmer's income, number of farmers benefitted from agricultural technical guidance/training, irrigation coverage, balance of loans for agriculture, number of borrowers, etc. <p><Qualitative></p> <ul style="list-style-type: none"> Food security, economic development in rural regions, livelihood improvement of producers, enhancement of resilience against climate change, etc. 	<ul style="list-style-type: none"> Proportion of areas with productive and sustainable agriculture, etc. 	
	<ul style="list-style-type: none"> Projects for improving access to finance for women, or small, medium-sized, and microbusinesses 	<p><Quantitative indicators></p> <ul style="list-style-type: none"> Loan balance for women, small, medium-sized, and microbusinesses, and low-income populations, number of borrowers, etc. <p><Qualitative indicators></p> <ul style="list-style-type: none"> Improvement of access to finance or promotion of employment for women, small, medium, and microbusinesses, and low-income populations, etc. 	<ul style="list-style-type: none"> Number of people who were able to access financial services and the amount of resulting financing, etc. 	